

Global Mobility Trends - December 2019

# How Are Employers Meeting Expat Healthcare Needs?



## Synopsis

Serving tens of thousands of clients worldwide, Malaysia-based Advancia is one of the largest Direct-to-client marketing management firms in Asia. Their commitment to embracing new technology makes them a leader in their field, facilitating their acquisition of dozens of call centers around the world.

After weeks of research and planning for their expansion into new markets, they faced a major, unforeseen challenge: managing the healthcare needs of their expatriate workforce, made up of dozens of managers and trainers in various countries. Having underestimated the impact of health issues on the performance of overseas employees, Advancia wanted to make sure their valuable travelers had a reliable healthcare solution wherever they went, so they could focus on getting the job done right.

## A Malaysian Success Story

Advancia spent 15 years developing management expertise in Direct-to-client marketing. By integrating state-of-the-art technology early on, the company acquired significant market share, achieving a leadership position in Southeast Asia. In 2016, Advancia began expanding internationally by acquiring existing call centers and aligning their operations with the company's standards and processes. Senior managers were expatriated to Panama, Jordan and Romania, and given 12 months to modernize existing equipment, create robust IT departments and train operational teams. Additionally, trainers and mid-level managers from finance, IT and HR were needed to train local teams and supervise the implementation and use of software, procedures and communications.

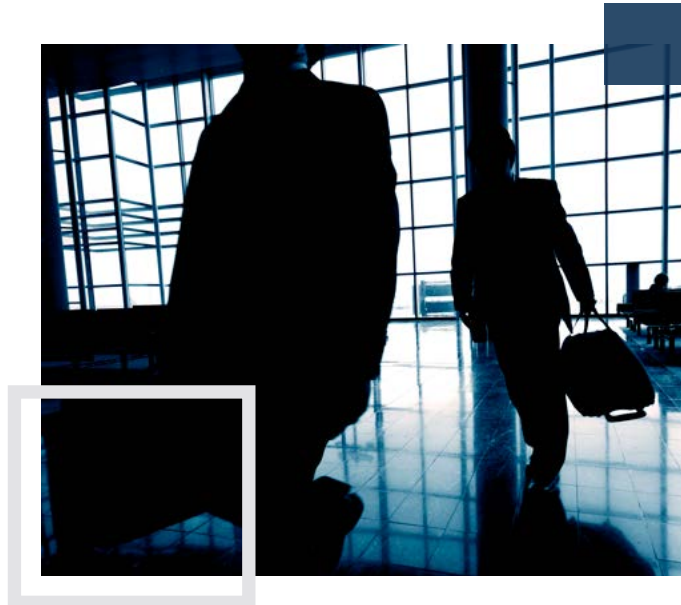
The detailed plan called for trainers and managers to provide an initial six weeks of exhaustive training, returning every two months for one or two weeks to follow up, assess, audit and report.

Advancia executives knew their objectives were ambitious, but they were confident they'd anticipated all major challenges in their well-prepared plans with clear, measurable goals for each associate's trip. To keep their employees motivated and focused, Advancia provided them with the following incentives:

- 5-star hotel Executive suites
- Dedicated company cars with drivers
- High wages and generous social benefits

Three weeks into the initial training period, a senior manager expatriated to Panama came down with vomiting and diarrhea. Deadlines were tight, so any delay in completing training carried heavy consequences. No replacement, possessing the necessary qualifications, could be found on such short notice. The only realistic solution was to provide adequate medical care as quickly as possible – still a challenge, as local clinics were closed for a national holiday, and the conditions of waiting for Emergency Department services were, for the moment, untenable. Desperate for a solution, an assistant manager called the company's insurer, looking for suggestions. They proposed trialing a new directional care program that offered, among other options, virtual access to qualified medical professionals.

With nothing more to lose, the assistant convinced her senior manager to give it a try. Contact with a local doctor was established quickly through a video chat session, the senior manager was called back within an hour and the physician arrived at his hotel room about two hours later. His condition was diagnosed and the prescription was delivered to the hotel shortly thereafter. Three days later, the senior manager was back on his feet, and succeeded in completing the initial training session only a day behind schedule.



## Discussion

Globalization is turning expatriation into a growing trend in almost all industries around the world. [Finaccord's annual report](#) estimates over 60 million expatriates worldwide, and predicts nearly 90 million by 2021. Changing patterns in expatriation trend toward “short term assignments”, which appear to better accommodate both corporate and individual needs.

Traditional, long term expatriation models, which average 1-5 years, are being replaced with short term alternatives, from 3 to 12 months, and extended business travels, from 3 weeks to 3 months. Short term assignments offer a variety of benefits, including greater flexibility and fewer costs, while reducing the complexities of relocating families.

However, they are more time sensitive and their success may be easily compromised by a lack of adjustment to new work and social environments.

Consequently, many companies prepare meticulously for employee integration and pay huge amounts for travel allowance, housing, transportation, insurance and airline tickets, and often compensate with attractive wages.

Several unsuccessful short-term assignments can incur cumulative costs rivalling those of ineffective long-term expatriation, and can have a detrimental effect on employee morale, company image and potential business opportunities.

Detailed planning and preparation can ensure assignees focus exclusively on their professional objectives. The complexities of these challenges have pushed some companies to specialize in this niche, and managing expatriate health is no small part of it.

Traditional solutions are struggling to adequately respond to market demands, both for patients and for payers. For companies like Advancia, who must manage health needs in various countries at once, the most appropriate solution is one that is available all over the world, across all time zones. Anything less results in significantly increased administrative burdens, incurring higher operating costs, without necessarily reducing risk factors.

The increased need to efficiently navigate the world's diverse and complex healthcare systems requires speedy and precise coordination of highly specialized expertise, a considerable challenge on many levels. The added complexities of individual cases, personal health histories and varying practices in international data transfer of personal information can render each task still more cumbersome and prone to mistakes.

The most realistic approach for managing the complexities of expatriate healthcare needs consists in leveraging artificial intelligence's unrivalled capacity to accurately analyze all parameters and scenarios and to quickly propose the most appropriate level of care for each individual case. This powerful avant-garde solution, called StandbyMD, combines modern, worldwide communication technologies and AI to ensure overseas employees benefit from streamlined access to quality healthcare, anytime, anywhere.

